

Exhibit H

DEF - DMS5 - BRCH (GENERIC) (5).txt

08/02/07

ALAN IRVING MOSS
86 SAN LUCAS AVE
MOSS BEACH CA 94038-0000

RE: Account Number [REDACTED] 4900
Property Address 86 SAN LUCAS AVE
MOSS BEACH CA 94038-0000

Dear ALAN IRVING MOSS

Our records indicate the above-referenced mortgage loan is in default.

Your account is due for 07/01/07, and succeeding payments. This is a demand for payment of the total amount due and owing as of the date of this letter, which is as follows:

Payments	\$	14444.49
Late Charges	\$	2151.28
Fees, Costs, and other amounts accrued to date	\$	157.50
Suspense	\$	962.93
Total Amount Due	\$	15790.34

You may cure the default by paying the total amount due, indicated above, within thirty (30) days from the date of this letter. You are also responsible for paying any additional payments, fees, and charges that become due during this 30-day period. Payments must be made in certified funds or cashier's check. If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

(continued on back)

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08/02/07
Account Number [REDACTED] 4900
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You are hereby notified your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its

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condition and occupancy status, the costs of which you will be
responsible for.

Unless we receive full payment of all past-due amounts, we will
accelerate the maturity of the loan, declare the obligation due
and payable without further demand, and begin foreclosure
proceedings. This could result in the loss of your property.
You have the right to assert or defend the non-existence of a
default and you may have other rights under state law.

Once in foreclosure, you have the right to reinstate your
account up to five days prior to the foreclosure sale of the
property if: 1) you pay the total amount due plus any fees, costs
and other amounts accrued through the reinstatement date, and 2)
you take any other action reasonably required by us to assure the
security of the property, as well as your obligations under the
loan documents continue in full force and effect.

HUD-approved counseling is available on FHA guaranteed loans by
calling 800-569-4287. If you would like to discuss any matter
contained in this notice, we encourage you to contact our loan
counselors immediately at 800-850-4622.

Collection Department
Loan Servicing

Notice - This is an attempt to collect a debt and any information
obtained will be used for that purpose. If your debt has been
discharged in bankruptcy, our rights are being exercised against
the collateral for the above-referenced loan, not as a personal
liability.

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